United States Bankruptcy Court Eastern District of New York

In re: Huguette Prophete Debtor Case No. 13-46600-ess Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0207-1 User: admin Page 1 of 2 Date Rcvd: Feb 12, 2014 Form ID: 262 Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 14, 2014.
              +Huguette Prophete, 2681 West 37 St., Brooklyn, NY 11224-1691
+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
db
smq
                Brooklyn, NY 11201-3719
              +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
                                                                                                 Albany, NY 12205-0300
smq
smq
              +NYS Unemployment Insurance, Attn: Insolvency Unit,
                                                                            Bldg. #12, Room 256,
                Albany, NY 12240-0001
              +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
smg
                                      #300, Littleton, CO 80129-2386
8180248
              +8742 Lucenty Blvd.,
              +Brooklyn public library, Att: Finance, 10 Grand army plaza,
+Brown & Joseph Ltd, 1701 Golf Rd Bldg 2, Rolling Meadows, I
8180249
                                                                                         Brooklyn, NY 11238-5600
8180250
                                                                Rolling Meadows, IL 60008-4731
           ++++CABLEVISION, 1111 STEWART AVE, BETHPAGE NY 11714-3581
8180251
              (address filed with court: Cablevision, 111 Stewart Ave.,
                                                                                    Bethpage, NY 11714)
              +Carrington Mortgage Se, 1610 E Saint Andrew Place Sutie B150, Santa Ana, CA 92705-4931
+Con Edison of N.Y. Inc., Att: Credit & Collections, 4 Irving Place, New York, NY 100
8180252
                                                                                                New York, NY 10003-3502
8180254
8202446
              +Consolidated Edison Company of New York Inc,
                                                                   4 Irving Place, Rm 1875-S,
                New York, NY 10003-3502,
                                             Bankruptcy Group
8180259
              +Dr. Stuart Mogul, 15 West 72 st.,
                                                         _
# 1M,
                                                                  New York, NY 10023-3419
              +National Grid, 455 Mill Road, Hewlett, NY 11557-1244
8180265
8180268
              +New Century Mortgage C,
                                            18400 Von Karman Ave Ste,
                                                                           Irvine, CA 92612-0516
              +P. Schneider, Esq., 80 Birch Hill Dr., Cairo, NY 12413-3130
+Star Career Academy, 154 West 14 Street, New York, NY 10011-7373
8180269
8180271
              +TFC Credit, POB 20700, Floral Park, NY 11002-0700
+countrywide insurance, 40 wall st, New York, NY 10005-1399
8180272
8180255
              +unique collections, 119 e maple st,
8180273
                                                           Jeffersonville, IN 47130-3439
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
              +EDI: WFNNB.COM Feb 12 2014 18:18:00 Comenity Bank, P.O.B. 182124,
8180253
                                                                                                 Columbus, OH 43218-2124
8180256
              +E-mail/Text: electronicbkydocs@nelnet.net Feb 12 2014 18:12:26
                                                                                         Dept Of Education/neln,
                121 South 13th St, Lincoln, NE 68508-1904
              +EDI: DISCOVER.COM Feb 12 2014 18:18:00
8180258
                                                               Discover Fin Svcs Llc, Po Box 15316,
                Wilmington, DE 19850-5316
              +EDI: WFNNB.COM Feb 12 2014 18:18:00
8180260
                                                            Lane Bryant,
                                                                            WFNNB Lane Bryant Mo,
                                                                                                       PO Box 659728.
                San Antonio, TX 78265-9728
              +EDI: MID8.COM Feb 12 2014 18:18:00
8180261
                                                           MCM,
                                                                  Dept. 12421,
                                                                                 P.O. Box 603,
                                                                                                     Oaks, PA 19456-0603
              +EDI: MID8.COM Feb 12 2014 18:18:00
8180262
                                                           Midland Funding,
                                                                               8875 Aero Dr Ste 200,
                San Diego, CA 92123-2255
              +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 12 2014 18:12:29
                                                                                                       507 Prudential Rd,
8180266
                P.O. Box 209, Horsham, PA 19044-2368
8180267
              +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 12 2014 18:12:29
                                                                                               Nco Fin /99,
                                                                                                                Pob 15636,
                Wilmington, DE 19850-5636
               EDI: PRA.COM Feb 12 2014 18:18:00
8180270
                                                         Portfolio Recovery,
                                                                                 Attn: Bankruptcy,
                                                                                                        Po Box 41067,
                Norfolk, VA 23541
              +EDI: AFNIVERIZONE.COM Feb 12 2014 18:18:00
8180274
                                                                    Verizon, 500 Technology Dr Ste 30,
              Weldon Spring, MO 63304-2225
+EDI: WFNNB.COM Feb 12 2014 18:18:00
8180275
                                                            Victorias Secret,
                                                                                PO Box 659728,
                San Antonio, TX 78265-9728
              +E-mail/Text: ebn@unique-mgmt.com Feb 12 2014 18:12:44
8180273
                                                                                unique collections, 119 e maple st,
                Jeffersonville, IN 47130-3439
                                                                                                      TOTAL: 12
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
              +Dept Of Education/neln, 121 South 13th St, Lincoln, NE 68508-1904
8180257*
8180263*
                                   8875 Aero Dr Ste 200, San Diego, CA 92123-2255
              +Midland Funding,
                                                               San Diego, CA 92123-2255
8180264*
                                    8875 Aero Dr Ste 200,
              +Midland Funding,
                                                                                                      TOTALS: 0, * 3, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2014 Signature: /s/Joseph Speetjens

District/off: 0207-1 User: admin Page 2 of 2 Date Rcvd: Feb 12, 2014

Form ID: 262 Total Noticed: 31

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2014 at the address(es) listed below:

Jacob Silver on behalf of Debtor Huguette Prophete advocate@mindspring.com

Jacob Silver on behalf of Debtor Huguette Prophete advocate@mindspring.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Robert L Geltzer rgeltzer@epitrustee.com, rgeltzer@ecf.epiqsystems.com;mbruh@geltzerlaw.com
TOTAL: 3

Form BLdfnld7 (12/01/2007)

## **United States Bankruptcy Court**

Eastern District of New York 271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800

IN RE: CASE NO: 1–13–46600–ess

Huguette Prophete aka Huguette Prophete–Mcborrough 2681 West 37 St. Brooklyn, NY 11224

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6860

DEBTOR(s)

## DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 31, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

## IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Robert L Geltzer (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above—named debtor(s) is closed.

BY THE COURT

Dated: February 12, 2014

<u>s/ Elizabeth S. Stong</u>

<u>United States Pankruptes</u>

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLdfnld7(12/01/2007)

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.